

Chapter 13 Plan

Case No.: _____

Debtor(s): Hugh A Stevens Jr
Mildred R StevensSSN#: XXX-XX-4249
SSN#: XXX-XX-0696Net Monthly Earnings:
Number of Dependents: 4**I. Plan Payments:**

(X) Debtor(s) propose to pay a periodic payment of \$850 () weekly () biweekly () semi-monthly () monthly into the plan; or

() Payroll deduction Order: To for \$ () weekly () biweekly () semimonthly () monthly.

Length of plan is approximately 60 months, and the total debt to be paid through the plan is approximately \$47,705

II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:**A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See 1322(a)(2)]**

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULE AMOUNT	MONTHLY PAYMENT
State of Alabama	Income taxes	\$1,764.84	\$36.43

B. Total Attorney Fee: \$2,500; 0.00 paid pre-petition; \$2,000 to be paid at confirmation and \$200 per month.**C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with 7% interest in deferred cash payments as follows:****1. Long Term Debts:**

Name of Creditor	Total Amount of Debt	Amount of regular payment to be paid	Regular Payments to begin: Month/Year	Arrears to be paid by Trustee	Months included in arrearage amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
		() by Trustee (X) by Debtor					
HomeEq Servicing	\$193,542.00	\$1,418.00	March 2010	\$28,317.54	Thur April 2010	N/A	\$488.23

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposes Interest Rate	Proposed Fixed Payment	Fixed Payment to begin
Capital Asset Receivable	\$50.00	\$5,653.28	\$5,653.28	\$0.00	1994 Chevrolet Pickup	6%	\$112.53	After Confirmation
Skyland Auto Sale	\$50.00	\$4,866.50	\$4,866.50	\$0.00	1998 GMC Yukon	6%	\$96.87	After Confirmation

III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
None				

IV. Special Provisions:

(X) This is an original plan.

() This is an amended Plan replacing Plan dated:

(X) This plan proposes to pay unsecured creditors 0%

Other Provisions:

(1) Debtors propose to pay HomeEq Services over 58 months for the mortgage arrears. Debtors further propose to pay the current mortgage payment of \$1,418.00 direct to said creditor beginning in April 2009.

(2) Debtors propose to pay all priority and secured creditors over 58 months.

Claude M. Burns Jr./Eric M. Wilson
2421 13th Street
Tuscaloosa, AL 35401
(205) 349-27372-4-2010
DateHugh A Stevens Jr.
Signature of Debtor

2-4-10

[Signature]